

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

**Karen I. Ruby** : Case No. 16-21712-CMB  
*Debtor(s)* : Chapter: 13  
: :  
: Related to Dkt. No. 48  
:

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND**  
**TERMINATING WAGE ATTACHMENT**

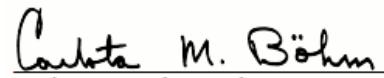
AND NOW, this *The 24th of January, 2018*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karen I. Ruby  
 Debtor

Case No. 16-21712-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: 309Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db +Karen I. Ruby, 605 Murdoch Street, Washington, PA 15301-5247  
 cr +PNC Bank, National Association, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,  
 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 14225493 +Albert Ruby, 214 Cunningham School Road, Smock, PA 15480-1304  
 14285641 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216)  
 14225494 +Capital One Bank, c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14225496 +City of Washington, c/o Portnoff Associates, 1000 Sandy Hill Road, Suite 150,  
 Norristown, PA 19401-4181  
 14225497 +City of Washington, c/o Portnoff Associates, P.O. Box 391, Norristown, PA 19404-0391  
 14242203 +City of Washington, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14225498 +Dr. Webb & Associates, P.C., 42 East Maiden Street, Washington, PA 15301-4912  
 14225501 PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
 14225502 +PNC Bank, N.A., One Financial Parkway, Kalamazoo, MI 49009-8002  
 14225503 +PNC Bank, N.A., c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14225504 +Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708  
 14225505 +Rushmore Loan Management Services, 15480 Laguna Canyon Rd., Suite 100,  
 Irvine, CA 92618-2132  
 14225506 +Wells Fargo Mortgage, c/o Phelan Hallinan, 1617 John F Kennedy Blvd #1400,  
 Philadelphia, PA 19103-1814  
 14288252 +Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, P.O. Box 55004,  
 Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14225495 EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One Bank\*, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14225499 EDI: IRS.COM Jan 25 2018 02:48:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wilmington Savings Fund Society  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr\* +City of Washington, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14225500 ##+Manley Deas & Kochalski LLC, 1400 Goodale Blvd #200, Columbus, OH 43212-3777  
 TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel  
Form ID: 309

Page 2 of 2  
Total Noticed: 18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
Brett A. Solomon on behalf of Defendant PNC Bank N.A. bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
Christopher M. Frye on behalf of Plaintiff Karen I. Ruby chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com  
Christopher M. Frye on behalf of Debtor Karen I. Ruby chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmllawgroup.com  
James R. Wood on behalf of Creditor City of Washington jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmecc@chapter13trusteewdpa.com

TOTAL: 10